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July 20, 2006

Honorable Michael Oxley
Chairman
Committee on Financial Services
2129 Rayburn House Office Building
U.S. House of Representatives
Washington, D.C. 20515

Honorable Steven LaTourette
2453 Rayburn House Office Building
U.S. House of Representatives
Washington, D.C. 20515

Dear Chairman Oxley and Congressman LaTourette:

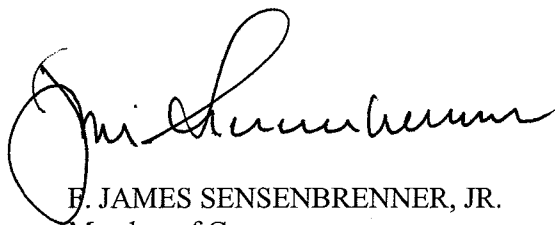
We understand that the Financial Services Committee is currently working with other House committees to draft comprehensive data security legislation, which may be modeled on H.R. 3997, the Financial Services Committee's Data Accountability and Trust Act (DATA). We are concerned that enactment of the credit freeze provision in H.R. 3997 as reported from your committee could result in erosion of a new consumer protection law recently enacted in our home state of Wisconsin.

Earlier this year, Wisconsin enacted a statute which guarantees consumers the right to a credit freeze for a nominal fee, regardless of whether they have been the victim of identity theft. As currently written, H.R. 3997 would preempt all State laws (including Wisconsin's) and require consumers to demonstrate that they have been the victim of identity theft before they may obtain a credit freeze. This language defeats the important purpose of Wisconsin's law, which allows consumers to protect themselves *before* they become the victim of a crime.

Given Wisconsin's track record in protecting consumers, we respectfully request that any data security legislation brought to the floor of the House include the provisions of Wisconsin's law as the national standard. In the alternative, we ask that you remove any language in the bill with respect to credit freezes, thereby allowing Wisconsin's law to remain in effect.

We appreciate your consideration of our views on this important issue.

Sincerely,



F. JAMES SENSENBRENNER, JR.
Member of Congress



MARK GREEN
Member of Congress